

Army Pre-Retirement Briefing



**HQ, Army Retirement Services
DAPE-HRP-RSO
200 Stovall St.
Alexandria, VA 22332-0470**

21 August 2006



Army Retirement Services -- The Program

CSA

**Chief of Staff,
Army**

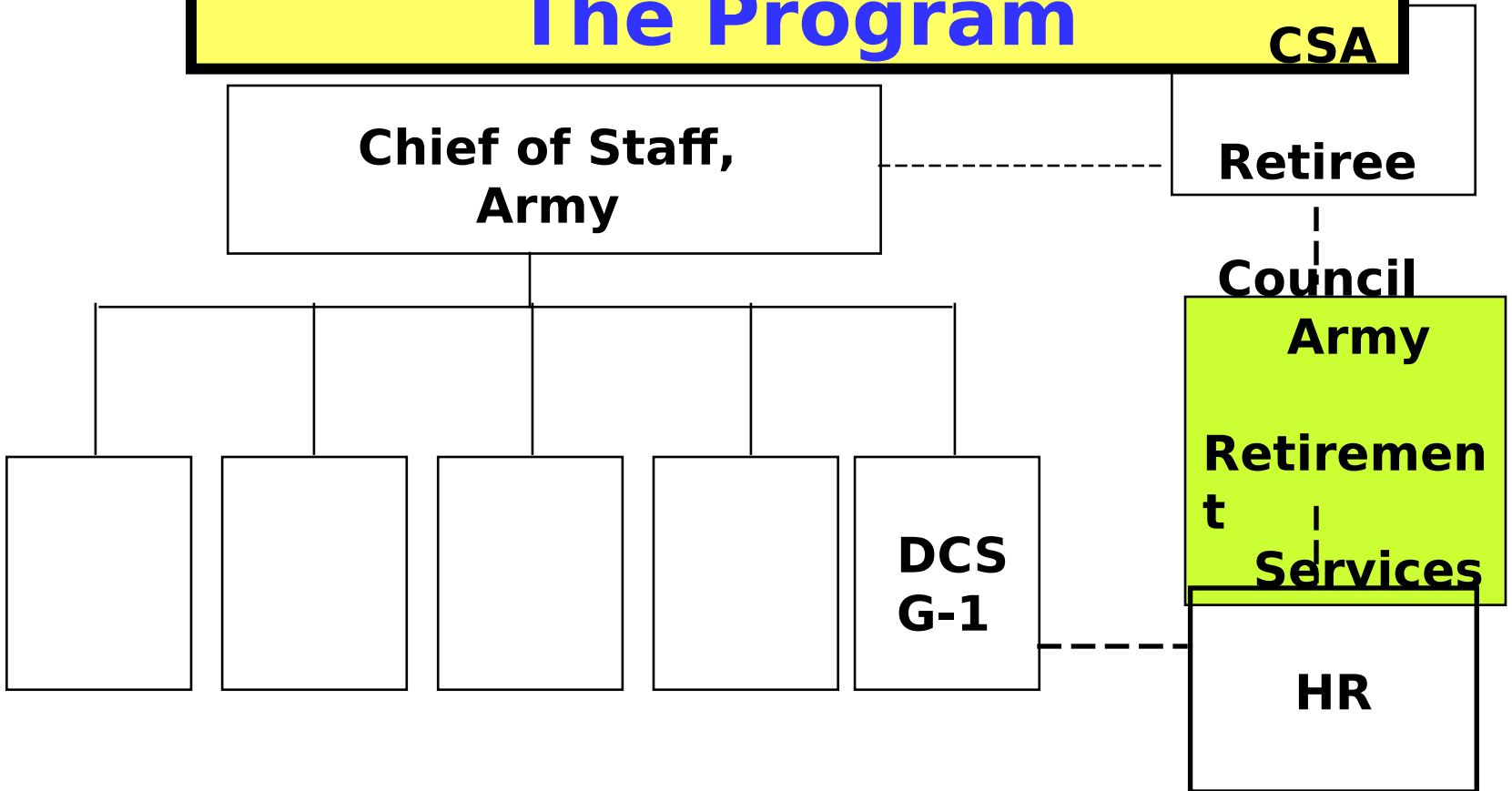
Retiree

**Council
Army**

**Retiremen
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Services**

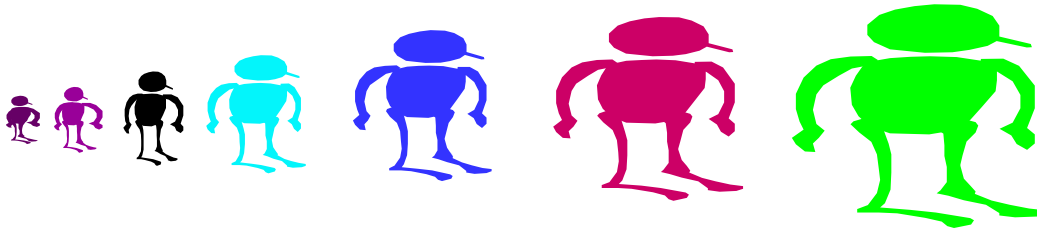
**DCS
G-1**

HR





Retired Soldier vs. Active Duty Ratio



1950 - 9 retired for every 100 active

1988 - 72 retired for every 100 active

2006 - 136 retired for every 100 active



Army Retirement Services

AR 600-8-7

MISSION

- **To help Soldiers/families smoothly transition into retirement**
- **To support them in retirement**

PROGRAMS

- ***Army Echoes*, bulletin for the retired Soldier (available electronically at <http://www.armyg1.army.mil/rso/echoes.asp>)**
- **CSA Retiree Council**
- **Survivor Benefit Plan (SBP)**
- **Retirement Services Officers**



Retirement Services Officers (RSO)

PRE-RETIREMENT SUPPORT

- **Pre-retirement briefing**
- **Survivor Benefit Plan (SBP) counseling**
- **Retirement literature**
- **Other transition services**

POST-RETIREMENT SUPPORT

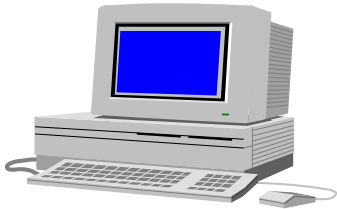
- **Retirement Services Office (RSO)**
- **Assist with pay, ID cards, medical insurance**
- **Retiree Appreciation Days (RAD)**
- **Newsletters**
- **Retiree Councils**



See: <http://www.armyg1.army.mil/rso/rso.asp>



Army Retirement Services Homepage



**[http://www.armyg1.army.mil/
retire](http://www.armyg1.army.mil/retire)**

- ***Army Echoes***
- **Current News**
- **Survivor Benefit Plan (SBP)**
- **Career Status Bonus (CSB) Information**
- **Benefits & Entitlements Information**
- **Papers**
- **Retirement Services Officer (RSO) Listing**
- **Pre-Retirement Counseling Guide & Briefing**
- **Retiree Appreciation Day (RAD) Information**



Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Former Spouse Benefits and Law
- SGLI/VGLI
- Shipment of HHG
- Ethics
- Employment
- Space-A Travel
- Retiree Mobilization
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt
- See separate, detailed briefing on SBP
- Visit these sites for complete information on TRICARE, VA benefits, Social Security



Applying for Length of Service (LOS) Retirement

- How

- Officer - Chapter 6, AR 600-8-24, dated 12 Apr 06
- Enlisted - Chapter 12, AR 635-200, dated 6 Jun 05

- When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start of transition leave
- Enlisted - **9** months before retirement date

* **NOTE: Recommend 12-month lead time for smoother transition**

- Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227-
- COL & LTC (P): Notify SLD, (703) 697-7996, DSN 227
- All others: Military Personnel Office
- Note: **CG, HRC-Alex, is retirement authority for officers**



Other Retirement Considerations

- **1st day of the month**
 - retirement date if for length-of-service
 - any date for disability retirement
- **Promotion lock-in**
- **In lieu of PCS**
 - apply within 30 days of notification for a date no more than 6 months out
- **After returning from OCONUS**
 - must wait 1 year to retire
- **Retiring on same day as AD pay raise (*final pay only*)**



Selected Transition Center (TC) or Transition Point (TP)

- Authorized to use the Transition Center (TC) closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (if permitted by AR 635-10)
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure to a selected station-of-choice TC in CONUS
 - both continue if you elect the authorized TC for your current duty station

<https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm>



Calculate Your Retired Pay in 3 Steps



STEP 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

STEP 2: Determine which pay plan you are eligible for, based on your DIEMS date

STEP 3: Use the appropriate formula to calculate your retired pay



Final Basic Pay Plan

(DIEMS pre-8 Sep 80)

**RETIRED PAY = (Years of creditable service X 2-1/2%) X
Final Basic Pay**

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Basic pay milestones (over-22, over-24, over-26)
- Percentage Multipliers:

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>
<u>Final Pay Multiplier %</u>	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75

- Full COLAs

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/01_finalpay.html



High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and
DIEMS on or post-1 Aug 86)

**RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay**

- Typically an average of the last 3 years
- Percentage Multipliers:

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75

- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- **Full COLAs**

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/02_highthree.html



Career Status Bonus (CSB)/REDUX Plan (DIEMS post- 1 Aug 86 - "Choice")

**RETIRED PAY = (Years of creditable service x 2-1/2/%) minus
1% for each year under 30 years x average of highest 36
~~months of basic pay~~**

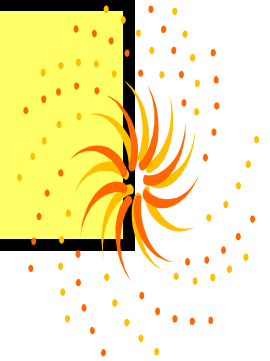
- 2% per year thru 20 yrs; 3.5% per year thereafter
- ~~Percentage Multipliers -- Compared:~~

<u>Yrs of svc</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>
<u>30</u>										
<u>REDUX Multiplier %</u>	40	43.5	47	50.5	54	57.5	61	64.5	68	
	71.5	75								
<u>High-3/Final Multiplier %</u>	50	52.5	55	57.5	60	62.6	65	67.5	70	
	72.5	75								

- \$30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%: one-time catch-up COLA at 62; then



Cost-of-Living Adjustments (COLA)



Final Basic Pay or High-3

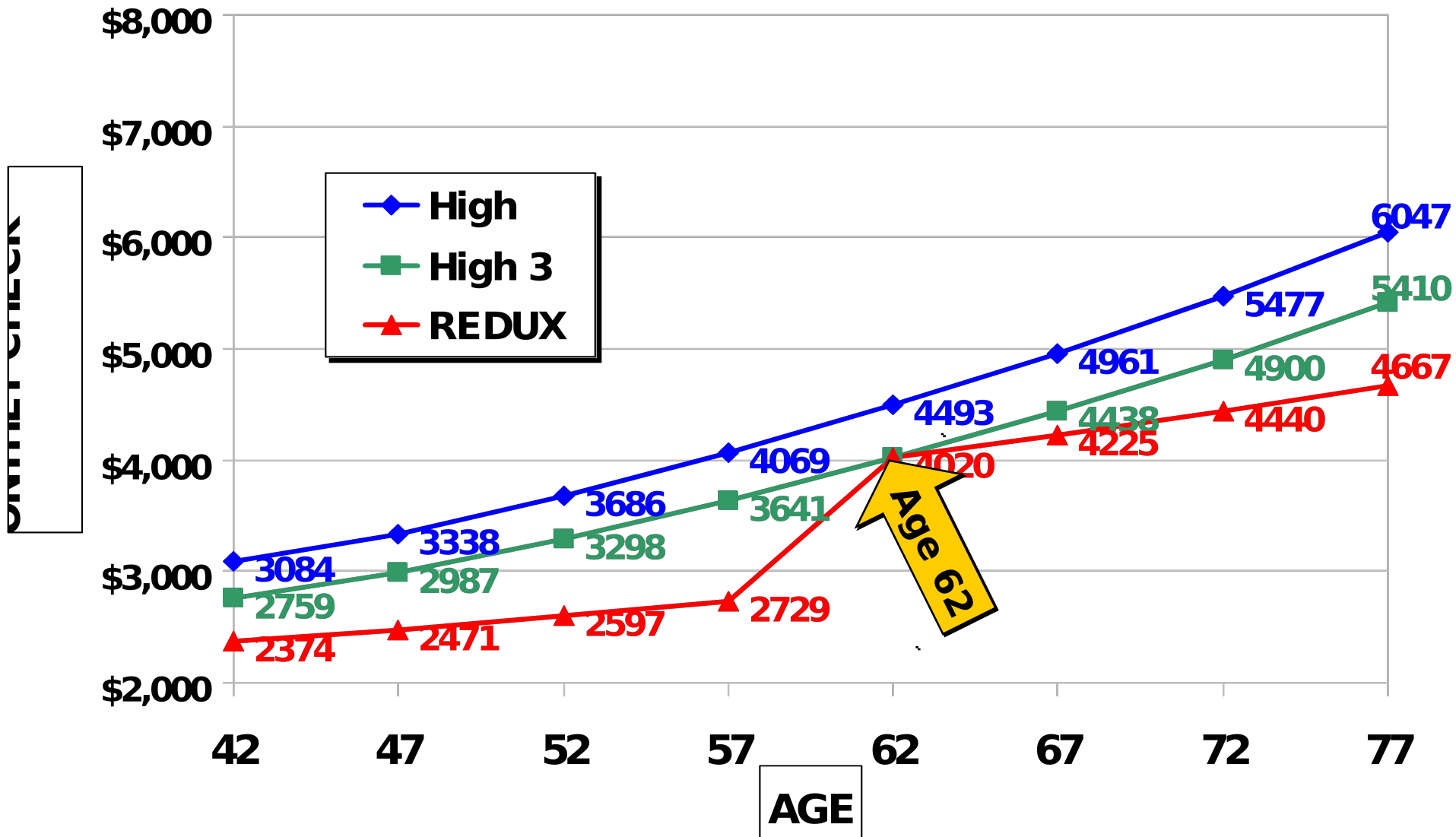
- Full annual COLA
- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first COLA

REDUX (\$30K CSB)

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

Assumes average +2% COLA

Growth Over the Years



Army Benefits Tool

Army Knowledge Online - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Print Print Preview

Address <https://www.us.army.mil> Go

Tuesday, 1 November 2005

Search All AKO This Site

Search Advanced Search

☐ AKO Sites
☒ AKO Files
☐ DA Pubs & Forms
☐ People (White Pages)

CAC Registration
Create AKO Content

Content Directory

Pages Files Forums

My Benefits
View Subgroups

My Favorites [Edit]

Pages Links Files Forums

You have not bookmarked any pages.

Army Organizations

Self Service

Reference

My Benefits

Group Detail Send Feedback Send Link Bookmark

Army Benefits Tool Leader Message

 **Soldier Life Cycle Benefits**

The Army recognizes that pay, benefits and entitlements are important to all soldiers and families including Active, Reserve, Guard and retirees. Browsing the various sites provides key information for their life cycle planning.

[» Page Instructions](#)

Retirement

- Army Retirement Services Office (RSO)
- Social Security Administration
- Veterans Affairs (VA)
- Survivor Benefit Plan (SBP)
- SBP Open Enrollment
- TRICARE
- Pay and Entitlements (DFAS)
- Permanent Change of Station (PCS) Allowance
- Armed Forces Retirement Home
- Combat-Related Special Compensation (CRSC)

Recruiting, Pay, and Retention

- U.S. Army Recruiting Command (USAREC)
- Pay and Entitlements (DFAS)
- Military Compensation (OSD)
- Date Initially Entered Military Service (DIEMS)

Soldier and Family Well-Being

- TRICARE
- Army Education Online
- eArmyU
- Thrift Savings Plan (TSP)
- Career Status Bonus (CSB)
- TRICARE DEERS Update
- Servicemembers' and Veterans' Group Life Insurance
- Legal Assistance
- IRS - Combat Zone Tax Information
- Defense Commissary Agency
- Post Exchange (PX/AAFES)
- Army MWR/Family Support

Transitioning

Casualty Affairs & Survivors Assistance

- Army Casualty Web Site
- VA Benefits Information
- VA Survivor Benefits Home Page
- Burial - Veterans Burial and Memorial Benefits
- Survivor Benefit Plan (SBP)
- Survivors & Eligible Dependents VA Benefits
- Social Security On-line
- Disability Information Online
- Army Emergency Relief Survivor Assistance
- Education - Survivors' and Dependents' Educational Assistance Program
- National Archives - Military Records Request
- Former POWs and their Survivors
- Casualty Assistance Officer WebGuide

Calculators

- Thrift Savings Program Calculators
- Retirement - Final Pay
- Retirement - High 3
- Career Service Bonus (CSB)/REDUX Retirement
- Survivor Benefit Plan (SBP) Calculator

Done

Start

Internet

A..

2:02 PM



Retired Pay Facts



- \$ Retired pay -- paid by DFAS-Cleveland**
- \$ Payable 1st workday of month (not necessarily the 1st)**
- \$ Direct deposit strongly encouraged**
- \$ Pay statement issued only when pay changes**
- \$ May use “myPay” to make online pay changes**
- \$ Keep correspondence address current**



<http://www.dod.mil/dfas>



States With NO Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming





States That Do Not Tax Military Retired Pay



Alabama

Hawaii

York

Illinois

Carolina*

Kansas

Pennsylvania

Kentucky*

Louisiana

Massachusetts

Michigan

Mississippi

Oregon*

New Jersey

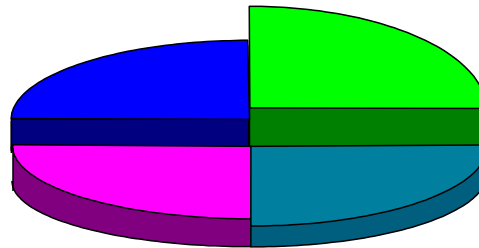
New

North

Wisconsin



Allotments



- 6 “discretionary”
- 9 “non-discretionary”
- Continue from retired pay unless stopped
- Start, stop, or change after retirement
- Can change using myPay
- <https://mypay.dfas.mil>

CFC, VEAP, and SGLI deductions automatically stop upon retirement



Social Security Tax (FICA)

(7.65%)



- ✓ **FICA not deducted from retired pay!**
- ✓ **When eligible, you will draw:
FULL Social Security *and*
FULL military retired pay!**
- ✓ **Go to <http://www.ssa.gov> for in-depth Social Security information**



Concurrent Receipt Background

- Since 1890, law has forbidden concurrent receipt of *military* retired pay and VA disability compensation
- **HIGH INTEREST** over past few years in changing this situation has resulted in legislative movement in the FY03-06 NDAA's



Special Compensation ("CRSC -I")

- **Authority:** Sect 636, PL 107-314, 2 Dec 02
- **Service Eligibility:**
 - minimum of 20 years active duty
 - if Chap 61 (disability) retiree, must have also been retirement-eligible based on length-of-svc
 - if Reserve Component retiree, must have equivalent service (7,200 points)
- **Disability Eligibility:**
 - rated by VA as:
 - at least 60% combat-disabled
 - at least 10% combat-disabled (assoc w/Purple Heart award)



Combat-Related Special Compensation ("CRSC -II")

- **Authority**: Sect 636, P.L. 108-138, 24 Nov 03
- **Service** eligibility expanded:
 - Reserve retirees no longer need 7,200 points
 - Simply must be in receipt of pay
- **Disability** eligibility expanded:
 - Combat-related injuries rated by VA as 10-100% (regardless of Purple Heart award)
- **Retro Effective Date**:
 - CRSC I: retro to 1 Jun 03 (or later, if applicable)
 - CRSC II: retro to 1 Jan 04 (or later, if applicable)



CRSC I & II (*cont'd*)

- **How To Apply:**

- **complete DD Fm 2860**

-

- <http://www.dod.mil/prhome/doc>

- **attach supporting documents**

- **mail to address on form**

- **Army information numbers:**

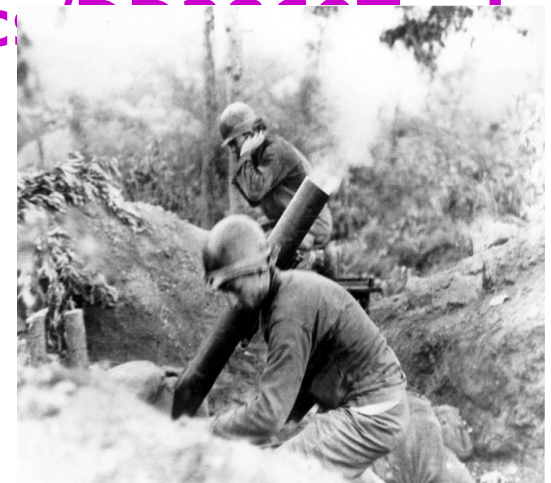
- **1-866-281-3254**

- **online info available at:**

- <https://www.hrc.army.mil/site/crsc/>

- <http://www.dod.mil/prhome/mppcrsc.html>

- <http://www.army1.army.mil/retire>



Concurrent Retirement and Disability Payments (CRDP)

- **Original Authority:** 04NDAA, provision eff. 1 Jan 04
- **Name:** Concurrent Retirement and Disability Payments (CRDP)
- **No application needed**
- **Provides full concurrent receipt of retired pay AND VA for SOME over a 10-year phased-in period (ending 2014)**
- **Eligibility Requirements**
 - **Must be a Military Retiree with 20 or more yrs of service**
 - **If a Chapter 61 Medical Retiree, must have 20 or more yrs of service**
 - **RC Retiree (in receipt of pay)**
 - **Must hold VA service-related disability rating of 50% or more**
- **See several exceptions to “phase-in” schedule on next slide**



NOTE: Not related to Combat-Related Special Compensation (CRSC)



Retired Pay Phase-In Period

- **2004:** first year of phase-in of restoration of retired pay for “eligibles”
- **First year, fixed amounts paid were:**
 - 50% = \$100/mo.
 - 60% = \$125
 - 70% = \$250
 - 80% = \$350
 - 90% = \$500
 - 100% = \$750
- **2005-2013 -- *Transition Years*:** “restored” retired pay amounts increase yearly by @ 10% of the remaining amount that is offset
- **NOTABLE CHANGES:**
 - *** **2005 NDAA:** provision effective **1 Jan 05**
 - 100% Disabled (VA-rated): Retired pay fully restored eff. 1 Jan 05 with first payments made 1 Feb 05 (phase-in waived for these individuals)
 - *** **2006 NDAA:**
 - 100% IUs (Individually Unemployables) (i.e., those rated as 100%, based on a combination of disabilities and their unemployability) will receive full concurrent receipt (i.e., have the phase-in waived), but not until the delayed effective date of **1 Oct 2009**.
- **2014:** end of 10-year phase-in period; FULL concurrent receipt paid to all qualified retirees

CRSC *or* CRDP?

- **Can't receive both**
 - both serve same purpose
 - restore lost retired pay
- **If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period**
- **DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP**
- **Which IS more advantageous?...You decide:**
 - **CRSC is tax-free, non-divisible**
 - **CRDP is treated like retired pay, taxed and divisible**





Dividing Retired Pay as Property

(With a Former Spouse)

- **NOT AUTOMATIC**
- **Up to state courts**
- **Can award any amount**
- **Award not tied to length of marriage**
- **Direct payment requirements:**
 - **Marriage overlapped 10 years with service**
 - **Limited to 50% of disposable pay***



** up to 65%, if other garnishments*



Take Leave or Sell It?

*30 years and 2 months or more
active duty*

Retire 1 October

USE leave - 1 Aug to 1 Oct

**60 days basic pay &
allowances while
remaining on AD
Salary from employment?**



Retire 1 August

SELL leave - 1 Aug to 1 Oct

**60 days basic pay (cashed-in) -
(**Lump Sum taxed at 25%**)
30 days allowances ("on the books"
31 Aug 76), BAH & BAS**

Retired Pay...2 months

Salary from Employment?





Permissive TDY*



PURPOSE: Facilitate transition to civilian
(e.g., house-hunting, job-hunting)

20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

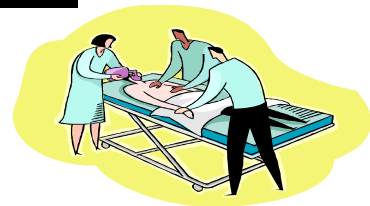
30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

*****At Commander's Discretion*****



Retirement Physical



- **Army requires a retirement physical**
- **No more than 4 months, no less than 1 month, before retirement or start of transition leave**
- **Your last record of active duty health**
- **Assists with claim for VA service-connected disability**



Medical Records



- **Belong to the Government**
- **Make a copy of your records**
- **Make a copy of family member records**
- **May be hard to obtain after retirement**

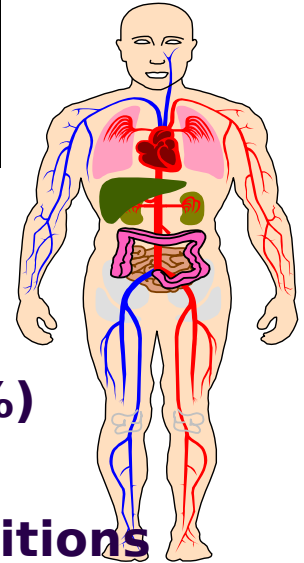
VA **for Service-Connected Disability**



- **Even 0% rating *documents* health (\$\$ begins at 10%)**
- **Tax-free VA payments (add'l \$\$ is paid to you for dependents if you're rated *30% or more*)**
- ***Lifetime* reevaluations and appeals available from VA**
- **VA ID card expedites future VA care**
- **Survivor annuity payable if your death is svc-connected**
- **\$10K (or \$30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled**
- **At retirement, you have easiest access to your medical records to support your claim (can apply at any time)**



VA Compensation for Service-Connected Disability



- **VA rates disabilities 0% - 100%**
 - Each % has an assigned dollar amount
 - 2006 amounts: from \$112 (10%) to \$2393 (100%)
 - Unrelated to military rank (since '93)
 - Free VA medical care for service-connected conditions
- **Monthly payments**
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For most retirees, offsets military retired pay \$-for-\$*
 - Recent law changes covered in detail separately



VA Service-Connected Disability Compensation Rates - 2006

% dis	vet Only	vet + Spouse	vet + Sp + 1 Child
10%	\$112		
20	218		
30	337	\$377	\$406
40	485	539	578
50	690	757	806
60	873	954	1012
70	1099	1193	1262
80	1277	1385	1463
90	1436	1557	1645
100	2393	2528	2626



Agent Orange Presumption

**Contact the VA if you served in Vietnam
between
9 Jan 62 and 7 May 75 *and* you develop one of
the following conditions:**

• Cancers:

- Hodgkin's disease
- Multiple myeloma
- Non-Hodgkin's lymphoma
- Soft tissue sarcoma
- Prostate
- Respiratory
- Respiratory cancers
- lung, larynx, trachea & bronchus

- Diabetes (Type 2)
- Chloracne (skin disorder)*
- Porphyria cutanea tarda (liver condition)
- Peripheral neuropathy (nerve disorder)
- Children of Vietnam veterans with:
 - Spina bifida
 - Certain birth defects, if born to a female Vietnam veteran

*** Must have appeared within 1 year after exposure.**



Gulf War Veterans

- **DOD and VA offer free medical exams:**
 - **DoD's: Comprehensive Clinical Evaluation Program (CCEP)**
 - **VA's: Persian Gulf Registry Program**
- **Exam results entered into central registry**
- **Receive free family exams (from VA only)**
- **Receive newsletter**
- **Applies to first Gulf War and current OIF/OEF participants**

<http://www1.va.gov/gulfwar/>
<http://www.gulflink.osd.mil>



SGLI & VGLI



- SGLI is FREE for 120 days after ret. (or up to one year if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after ret)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- Submit the first month's VGLI premium with your application
- If terminally ill, may receive up to 50% of policy's face value

<http://www.insurance.va.gov/sglisite/default.htm>



VGLI Premium Schedule - Monthly Rates (effective since 1 Oct 02)

Insurance

Amount

Age

	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	
	<u>70-74</u>	<u>75 &over</u>					
\$400K	\$76	\$100	\$160	\$280	\$450	\$600	\$900
	\$1800						
\$300K		\$57	\$75	\$120	\$210	\$337	\$450
	\$675	\$1350					
\$250K	\$47	\$62	\$100	\$175	\$281	\$375	
	\$562	\$1125					
\$200K	\$38	\$50	\$80	\$168	\$225*	\$300	
	\$450	\$900					
\$150K	\$28	\$37	\$60	\$126	\$168	\$225*	
	\$337	\$675					



VA Info Sources

Online:

- <http://www.va.gov>
- can:
 - Send e-mail inquiries
 - Download forms
 - Get benefits information
 - Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-697-6947
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833



In-Person

- *County VA Director (blue pages of phone book)*



DD Form 214

Certificate of Release or Discharge from Active Duty



- ✓ **Check for accuracy before signing**
- ✓ **Copy #1 - yours; Copy #2 - military's record**
- ✓ **Copy #3 - to VA if you apply for VA disability**
- ✓ **Copy #4 - request it; only copy that contains reason for discharge; of interest to some employers**
- ✓ **File your copies (1 & 4) in a safe place (NOT a Courthouse!)**
- ✓ **Replace missing ones immediately upon loss by going to:**



At Retirement, You Will Also Receive...



- ✓ Retirement Ceremony (*optional*)
- ✓ Retirement Certificate
- ✓ Presidential Certificate of Recognition - if 20 YOS
- ✓ Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- ✓ Spouse Certificate of Appreciation (*if applicable*)
- ✓ Retiree Lapel Pin



Mobilization/Retiree Recall



- **BY AGE**

- Officers and enlisted, up to age 60
- Warrant officers, up to age 62
- General officers, on a case-by-case basis

- **BY CATEGORY**

- Cat I - non-disability, retired less than 5 years, under 60
- Cat II - non-disability, retired more than 5 years, under 60
- Cat III - all others



Travel & Transportation (Contact Your T.O.)



Travel

- authorized from last duty station to home of selection (includes depns)
- if home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- from last duty station to home of selection
- may ship stored HHGs
- non-temporary storage authorized for 1 year
- if retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowances

- typically one year
- exceptions may be requested prior to 1st anniversary of retirement

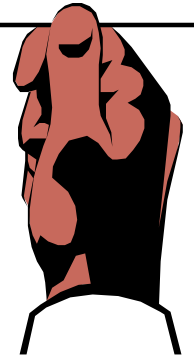
Add'l Info Source: DoD Travel Reg 4500.9, found at --

<http://www.transcom.mil/j5/pt/dtr.html>



ID Cards

- Same privileges as active duty (with some being Space-A)
- New ID cards needed to reflect retired status
- Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated
- Dependent parents/parents-in-law may qualify



FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/owa/home>



Former Spouse ID Card



Authorized ONLY if:

- Marriage lasted at least 20 years, **AND**
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

PRIVILEGE(S)

20+ years.....Full

15 years, but less than 20.....Medical care (for 1 yr)



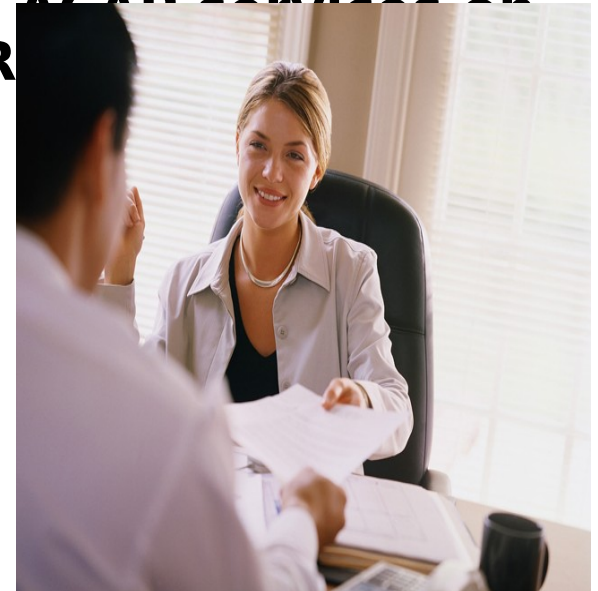
Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 2 yrs before retirement.

NOTE: You “MUST” complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.

- Benefit for retirees - Eligible for ACAP services on a space- available basis - FOREVER
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- ACAP Home Page:

<http://www.acap.army.mil>

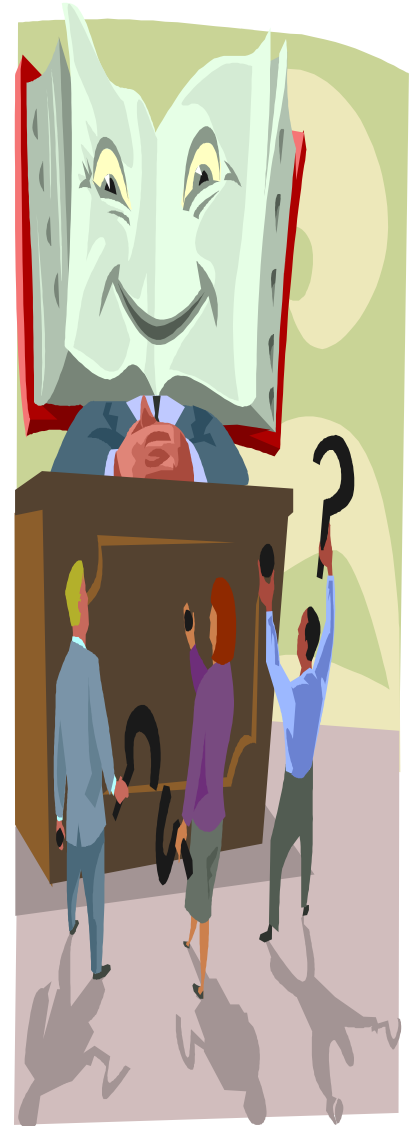




Employment Restrictions

DAEO = Designated Agency Ethics Official

- **Located in Installation JAG Offices**
- **Source of answers on topics related to post-employment restrictions**
- **Expert on:**
 - **Federal Employment**
 - **Foreign Government Employment**
 - **Negotiations with Employers**
 - **“Switching Sides”**
 - **Rules for Procurement Officials**
 - **Rules Specific to General Officers**
 - **Working During Transition Leave**
 - **Use of Title & Wearing of Uniform after Ret.**



TRICARE-- An Overview

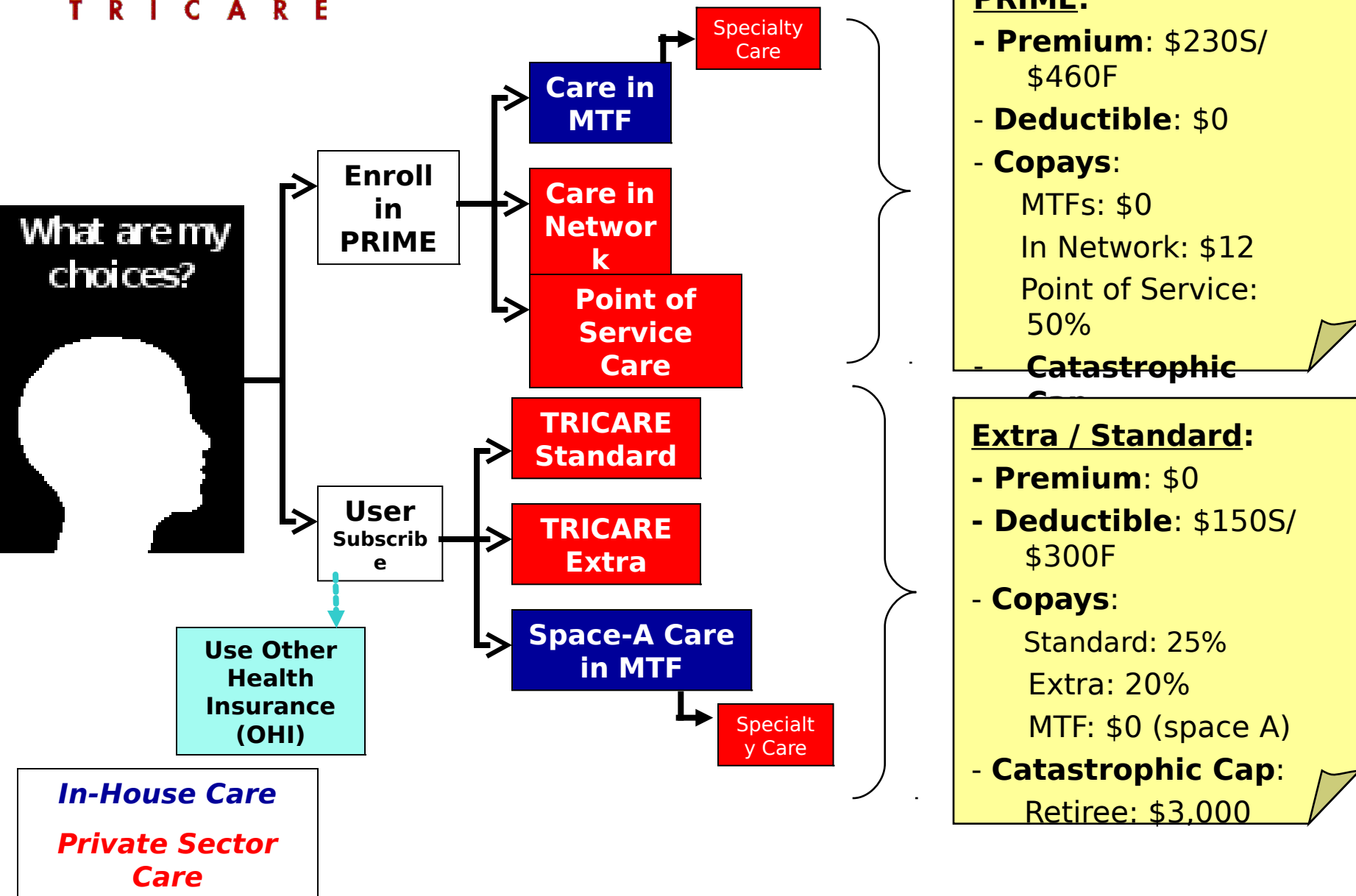


- **When On Active Duty:**
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime (with no enrollment fees)
- **When Retired:** you and your family have 3 choices for health care --
 - **TRICARE Prime** -- MTFs are principal source of health care
 - fee is \$460 per family or \$230 per individual (annually)
 - **TRICARE Extra** -- the “preferred provider” option
 - no enrollment fee, but deductible and co-payments apply
 - **TRICARE Standard** -- “fee-for-service” option (the old CHAMPUS program)
 - no enrollment fee, but deductible and co-payments

Detailed TRICARE information available at:
<http://www.tricare.osd.mil>



Retiree TRICARE Choices



Comparison - Retired



	PRIME	EXTRA	STANDARD
Annual enrollment fees	\$230/ individual \$460/ family	\$0	
Annual deductibles (up front payments)	\$0	\$150/person, \$300/ family	
Civilian outpatient cost shares	\$12 outpatient \$30 emergency \$25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of \$11 per day or \$25 per admission	Lesser of \$250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of \$535/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	\$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of \$175/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	\$3,000		\$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).



TRICARE Pharmacy Co-payments/Cost Shares in the United States (Including Puerto Rico, Guam, Virgin Islands)

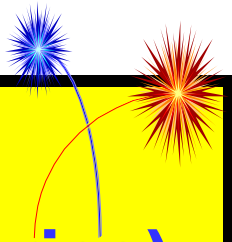
Formulary

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3)
MTF Pharmacy (Up to a 90 day supply)	\$0	\$0	Not Applicable**
TRICARE Mail Order Pharmacy (TMOP)	\$3	\$9	\$22***
TRICARE Retail Pharmacy Network Pharmacy (TRRx)	\$3	\$9	\$22***
Non-network retail pharmacy (up to a 30 day supply)	For those not enrolled in TRICARE Prime: \$9 or 20% of total cost, which ever is greater after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after point of service deductibles (\$300 per person/\$600 per family deductible)		For those not enrolled in Prime: \$22 or 20% of total cost, whichever is greater, after TRICARE Standard deductible is met. TRICARE Prime: 50% cost share after the point-of-service deductibles (\$300 per person/\$600 per family deductible)
MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications. *If medical necessity is established for a non-formulary drug, patients may qualify for the \$9 co-payment for up to a 30-day supply in TRRx or up to a 90 day supply in the TMOP program.			



TRICARE-for-Life

(for Medicare-eligible beneficiaries)



- **Eligible for TFL if eligible for Medicare Part A and enrolled in Medicare Part B**
 - Retirees, their family members & survivors
 - Certain former spouses
 - Medal of Honor recipients, their families & survivors
- **TFL is:**
 - 2nd payer to Medicare in CONUS
 - 1st payer OCONUS
 - Last payer when other health insurance exists



TRICARE Retiree Dental Plan (TRDP)

*(Currently administered by DDP*Delta)*

Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

- U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands

Cost:

- Dependent on location; monthly rates \$25-\$120
- Costs borne by participant; no govt subsidy



Latest TRDP Improvements

- **Maximum annual benefit increased from \$1000 to \$1200**
- **Annual deductible still \$50/person, but limited to \$150/family**
- **Enrollment commitment shortened to 12 mos from 24 mos**
- **Now have 120 days after ret to enroll, vice 90 -- in order to skip the 12-month waiting period**
- **Annual maximum benefit raised from \$1000 to \$1200**
- **Lifetime orthodontic maximum raised from \$1000 to \$1200**

Detailed info available on-line at --

<http://www.DDPdelta.org>



VA Dental Care



No-Cost Dental Care MAY Be Furnished --

1. For service-conditions existing at retirement

- On a one-time basis
- Must apply within 90 days
- Not eligible if necessary treatment was completed by military within 90 days of retirement (reflected on DD 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days

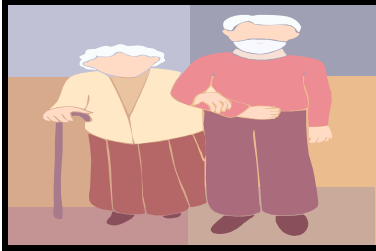




Detailed TRICARE Information Sources

❖ ***nearest Health
Benefits Advisor (HBA)***

❖ **<http://www.tricare.osd.mil>**



Federal Long Term Care Insurance

- **Launched by OPM in 2002**
- **Military retirees & families are eligible**
- **Now gray-area retirees are too!**
- **For care not covered by TRICARE**
- **Enroll anytime...no Open Season wait**
- **Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify**
- **Check it out...compare policies...be a wise consumer**

<http://www.LTCFEDS.com>





- Commendation package from SecArmy & CSA awarded to:
 - ✓ veterans; spouses; parents; employers of NG & Reserves
- Nominate someone at: www.freedomteamsalute.com
 - ✓ Allow 4-6 weeks for processing
 - ✓ Send special requests and requests for more info to: freedomteamsalute@hqda.army.mil
- Included in the package:
 - ✓ Army lapel pin
 - ✓ Army decal
 - ✓ Certificate of Thanks (CSA & SecArmy)
 - ✓ Letter of Thanks (CSA & SecArmy)
- Could "pin" spouse/parents at retirement ceremony

Note: Soldier must be AD to recognize Spouse

“Space-A” Travel



- **Retirees may travel within CONUS or OCONUS**
- **Change to family member privileges:**
 - A 1-year test began 1 Apr 03, and has been extended indefinitely
 - Allows dependents to travel in CONUS with the military sponsor
- **May FAX request to site; stay on list 60 days**
- **Benefit ends for family members with death of retiree**
- **Semper Flexum!**

<http://public.af.mil/Library/SPACEA/spacea.htm>



Retired Soldier E-mail Account



- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on military-related topics

~~<https://www.us.army.mil>~~

Military Service Organizations



- Consider joining, to be heard
- 35-organization group lobbies on behalf of Active duty/retiree/survivors issues
- Percentage of vets in Congress declining:
 - House: (108th) 27%; (109th) 25%
 - Senate: (108th) 35%; (109th) 31%

***Keep up on legislative matters at:
<http://thomas.loc.gov>***



Retired Soldier Motto: *"Retired....Still Serving"*

Opportunities to Still Serve Include:

- **Installation Retiree Councils**
- **CSA Retiree Council**

Recent Council reports available at:

<http://www.armyg1.army.mil/rso/RetireeCouncil>





***Thank You
for your
Service!***

***Please make an appointment to
receive your separate SBP
briefing. You can access the HQDA
SBP briefing at:***

http://www.armyg1.army.mil/rso/survivor/benefit/plan/SBP_DAslides.ppt